

# TERMS AND CONDITIONS

October - November 2024



HEALTHIER, LONGER,  
BETTER LIVES

AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) makes this premium cashback offer to **Eligible Customers** holding an **Eligible Policy** (Offer), on the following terms and conditions:

## 1. Eligibility

You will be an **Eligible Customer** where:

- 1.1 As at 1 October 2024 you do not hold and are not insured under, nor have you in the 2 months prior to 1 October 2024 held or been insured under, a private health insurance policy issued by AIA Health.
- 1.2 You must purchase a policy issued by AIA Health that commences between 1 October 2024 and 28 November 2024 (**Eligible Policy**).

The following are not considered to be an **Eligible Policy**:

- 1.2.1 AIA Health Extras Only products
- 1.2.2 AIA Health Silver Plus Family Hospital and Gold Hospital products (either standalone or within a combined product).
- 1.2.3 AIA Health Overseas Workers Base Cover
- 1.2.4 AIA Health Overseas Workers Standard Cover
- 1.3 You have not utilised any other discount or promotion issued or provided by AIA Health within the last 12 months.
- 1.4 You are a CommBank customer at least 18 years of age and are an Australian resident.
- 1.5 You maintain continuous membership with AIA Health for each **Qualifying Period** specified in clauses 2.4 (a), 2.4 (b), 2.17 and 2.30 below from the commencement date of your **Eligible Policy**.

## 2. Offer

The following offer applies to **Eligible Customers** only:

### Combined Hospital & FlexiExtras Policies

- 2.1 You will be entitled to receive a maximum of 6 weeks premium cashback combined across Year 1 and Year 2 of your **Eligible Policy**, subject to meeting the **Qualifying Period** conditions.
- 2.2 The premium cashback amount you will be entitled to receive under this offer will be determined by the **Eligible Policy** type held by you at the end of each applicable **Qualifying Period**.
- 2.3 Only one (1) **Eligible Customer** per **Eligible Policy** is entitled to this offer.

### 2.4 (a) Qualifying Period 1

- i) For **Eligible Policies** commencing between 1 October 2024 and 31 October 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to **3 February 2025**, you will be reimbursed the equivalent of 4 weeks of premiums as a cashback to your nominated bank account **within 15 business days after the end of the Qualifying Period**.
- ii) For **Eligible Policies** commencing between 1 November 2024 and 28 November 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to **3 March 2025**, you will be reimbursed the equivalent of 4 weeks of premiums as a cashback to your nominated bank account **within 15 business days after the end of the Qualifying Period**.

**2.4 (b) Qualifying Period 2**

- i) For **Eligible Policies** commencing between 1 October 2024 and 31 October 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to **3 November 2026** and you have an **AIA Vitality Silver Status** or above at the time of fulfillment you will be reimbursed the equivalent of 2 weeks of premiums as a cashback to your nominated bank account **within 15 business days after the end of the Qualifying Period**.
- ii) For **Eligible Policies** commencing between 1 November 2024 and 28 November 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to **1 December 2026** and you have an **AIA Vitality Silver Status** or above at the time of fulfillment you will be reimbursed the equivalent of 2 weeks of premiums as a cashback to your nominated bank account **within 15 business days after the end of the Qualifying Period**.

**Bonus cashback into your CommBank account or e-gift Card**

- 2.5** A bonus cashback or e-gift card of up to \$200 is offered to **Eligible Customers** who purchase a combined AIA Health Hospital and FlexiExtras policy.
- 2.6** Your cashback or e-gift card amount will be determined by your policy type: Single/Single Parent policies will receive \$100 cashback or an e-gift card and Couple/Family policies will receive \$200 cashback or an e-gift card.
- 2.7** To receive your cashback or e-gift card, you must activate your AIA Vitality membership. The cashback or e-gift card will be added to your Voucher Wallet in the AIA Vitality App.
- 2.8** You are required to have held and paid for your **Eligible Policy** for a continuous period as directed in the relevant **Qualifying Period**. You will be issued your cashback or e-gift card via the AIA Vitality App **within 15 business days of meeting the terms of eligibility of the Qualifying Period**.
- 2.9** You must select and activate your cashback or e-gift card within 90 days from the time you receive your cashback or e-gift card. If you do not activate your cashback or e-gift card within 90 days, it will be forfeited and no acquisition offer/benefit will be paid. Once you've activated your e-gift you'll have a minimum three year expiry period.

**2.10 Eligible Customers** will be able to select cashback into their CommBank account or an e-gift card from the following retailers: Amazon Australia, Bunnings, House, Myer, rebel, Ticketmaster, Woolworths or Collingwood Football Club.

**2.11** Your nominated email address is determined to be the primary email address for the policy.

**2.12** The value of the e-gift card is not exchangeable for cash.

**2.13** AIA Vitality Partners are subject to change at the discretion of AIA Health.

**Combined Hospital and Extras Policies (excluding FlexiExtras)**

**2.14** You will be entitled to receive a maximum of 4 weeks premium cashback in Year 1 of your **Eligible Policy**.

**2.15** The premium cashback amount you will be entitled to receive under this offer will be determined by the **Eligible Policy** type held by you at the end of the applicable **Qualifying Period**.

**2.16** Only one (1) **Eligible Customer** per **Eligible Policy** is entitled to this offer.

**2.17 Qualifying Period**

- i) For **Eligible Policies** effective between 1 October 2024 and 31 October 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to **3 February 2025**, you will be reimbursed the equivalent of 4 weeks of premiums as a cashback to your nominated bank account **within 15 business days after the end of the Qualifying Period**.
- ii) For **Eligible Policies** effective between 1 November 2024 and 28 November 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to **3 March 2025**, you will be reimbursed the equivalent of 4 weeks of premiums as a cashback to your nominated bank account **within 15 business days after the end of the Qualifying Period**.

**Bonus cashback into your CommBank account or e-gift Card**

**2.18** A bonus cashback or e-gift card of up to \$200 is offered to **Eligible Customers** who purchase an eligible combined AIA Health Hospital and Extras policy.

**2.19** Your cashback or e-gift card amount will be determined by your policy type: Single/Single Parent policies will receive a cashback or an e-gift

card of \$100 and Couple/Family policies will receive a cashback or an e-gift card of \$200.

**2.20** To receive your cashback or e-gift card, you must activate your AIA Vitality membership. The cashback or e-gift card will be added to your Voucher Wallet in the AIA Vitality App.

**2.21** You are required to have held and paid for your **Eligible Policy** for a continuous period as directed in the relevant **Qualifying Period**. You will be issued your cashback or e-gift card via the AIA Vitality App **within 15 business days of meeting the terms of eligibility of the Qualifying Period**.

**2.22** You must select and activate your cashback or e-gift card within 90 days from the time you receive your cashback or e-gift card. If you do not activate your cashback or e-gift card within 90 days, it will be forfeited, and no acquisition offer/benefit will be paid. Once you've activated your e-gift you'll have a minimum three-year expiry period.

**2.23 Eligible Customers** will be able to select cashback into their CommBank account or an e-gift card from the following retailers: Amazon Australia, Bunnings, House, Myer, rebel, Ticketmaster, Woolworths or Collingwood Football Club.

**2.24** Your nominated email address is determined to be the primary email address for the policy.

**2.25** The value of the e-gift card is not exchangeable for cash.

**2.26** AIA Vitality Partners are subject to change at the discretion of AIA Health.

### Hospital Only Policies

**2.27** You will be entitled to receive a maximum of 4 weeks premium cashback in Year 1 of your **Eligible Policy**.

**2.28** The premium cashback amount you will be entitled to receive under this offer will be determined by the **Eligible Policy** type held by you at the end of the applicable **Qualifying Period**.

**2.29** Only one (1) **Eligible Customer** per **Eligible Policy** is entitled to this offer.

### 2.30 Qualifying Period

i) For **Eligible Policies** effective between 1 October 2024 and 31 October 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to **3 February 2025**, you will be reimbursed the equivalent of 4 weeks of premiums as a cashback to your nominated

bank account **within 15 business days after the end of the Qualifying Period**.

ii) For **Eligible Policies** effective between 1 November 2024 and 28 November 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to **3 March 2025**, you will be reimbursed the equivalent of 4 weeks of premiums as a cashback to your nominated bank account **within 15 business days after the end of the Qualifying Period**.

### 3. General

- 3.1 This offer is not available in conjunction with any other AIA Health promotional join offer or any other AIA Australia Limited staff promotional offer or discount.
- 3.2 This offer is only available for **Eligible Policies** purchased by **Eligible Customers** directly from AIA Health through CommBank as a distributor.
- 3.3 Your **Eligible Policy** must not be in arrears, terminated or suspended within any applicable **Qualifying Period**.
- 3.4 You will be issued the applicable cashback amount pursuant to this offer in your nominated bank account within 15 business days after the end of the applicable **Qualifying Period**.
- 3.5 Premium cashback amounts are payable by direct deposit only. Your provision of correct direct credit banking details is a requirement of AIA Health's fulfilment of this offer. Your direct credit details can be updated using the AIA Health App or Portal. If you do not provide correct direct credit details to AIA Health, AIA Health will apply this offer as a 'credit amount' entitlement on your **Eligible Policy**, and AIA Health will no longer be subject to, and is relieved from, any obligation to pay you a cash reimbursement under this offer.
- 3.6 The promo code **CBAOCT24** will be automatically applied by AIA Health when the customer purchases an **Eligible Policy** through the eligible campaign period.

The health insurance products described on this website are issued by AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) and are distributed by AIA Financial Services Limited (ABN 68 008 540 252) (AIA Financial Services), a wholly owned subsidiary of AIA Australia Limited (ABN 79 004 837 861) (AIA Australia). Commonwealth Bank of Australia (ABN 48 123 123 124) (CBA) has been authorised by AIA Financial Services to promote health insurance products issued by AIA Health to its customers, for which CBA receives a commission. AIA Health, AIA Financial Services and AIA Australia are not part of the CBA Group and CBA does not guarantee and is not responsible for the performance of the health insurance products issue by AIA Health or the obligations of AIA Health, AIA Financial Services or AIA Australia. For more information about the products and services CBA provides, you should read CBA's Financial Services Guide and Privacy Policy.